

What to do When Somebody Dies

Wills | LPAs | Probate

What to do when somebody dies

Introduction

The death of a loved one is a huge trauma that will take its toll, even if you don't feel it straight away. There are a few practical things that will need to be done in the first few days but, unless you wish to, there is no need to worry about dealing with the person's estate (their 'finances') until after the funeral.

In the first few days

Make sure the property is looked after and secure

This is particularly important if the person lived alone. Sadly empty houses can be a magnet for burglars. As well as making sure all windows and doors are locked it is also a good idea to locate the house insurance and car insurance policy documents.

Contact Insurance Companies

It is important that you make both the house and car insurer aware that the person has died. If you do not this may invalidate any insurance policy.

Register the Death

This is an important step as the funeral date can't be set until this has been done. In England the death must be registered within the first 5 days at the register office in the area where the death happened. Some register offices require an appointment so call beforehand.

When registering the death get extra copies of the death certificate. They will be required by institutions such as banks and insurance firms when sorting out the financial affairs at a later date.

By the end of the first week

Check if there is a pre-paid funeral plan

Before planning the funeral check to see if a financial funeral plan is in place. This will be useful as it will cover some or all of the costs. If you think the person did a plan but you can't find it check to see if anything has been written into the Will or if it is stored with other financial papers.

Arrange the funeral

Most people find it helpful to use a funeral director to deal with the practicalities. Contact the National Association of Funeral Directors www.nafd.org.uk

Check for a Will

It is a good idea to look for the Will in the first week as it may contain information regarding their funeral wishes.

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The following weeks and onwards

Deal with the finances

When a person dies somebody will need to take charge of their finances i.e. pay debts and distribute any assets (the 'estate'). The Will states who has the legal right to deal with their finances, known as the Executor. If there is no Will an administrator will need to be appointed to undertake the same role.

The beneficiaries

As well as stating the Executors the Will also outlines who will benefit from the person's estate. If there is no Will the person is deemed to have died 'intestate' and the estate must be distributed by tight and restrictive rules. For more information download our leaflet 'Dying without a Will' from www.pavilionrow.com/wills.

Probate

In many cases you will need to apply for what is called the 'Grant of Probate' before you can access a person's finances, e.g. bank account. For information on Probate, whether it is needed and how to get help, download our leaflet 'What is Probate' from www.pavilionrow.com/probate.

Time Constraints

Whilst there is no need to panic about dealing with finances there are some time constraints to be aware of in certain circumstances e.g. if Inheritance Tax is due. If you would like some advice on this please feel free to contact us. download our leaflet 'What is Probate' from www.pavilionrow.com/probate.

Useful Contacts

Government Website: www.gov.uk/after-a-death

National Association of Funeral Directors: www.nafd.org.uk

Society of Allied and Independent Funeral Directors: www.saif.org.uk

Information on Probate: www.pavilionrow.com/probate

Find a Bereavement Counsellor: www.counselling-directory.org.uk/bereavement.html



Call if you would like help or advice about
Probate - 0345 634 4185

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Use the check list below as a reminder of the things you need to consider:

- Remember, to arrange for any pets to be looked after
- Cancel regular deliveries such as newspapers
- Check that house and car insurances are still valid
- Register the death at the local registry office – www.gov.uk/register-offices
- Notify their employer if applicable and any organisations they belonged too e.g. church, sports clubs, social clubs etc
- Check for a Will
- Check for any pre-paid funeral plans
- Arrange the funeral
- Register with www.thebereavementregister.co.uk to reduce the amount of direct mail that is sent to the person who has died
- Get together important paperwork such as bank statements, insurance policies, share certificates etc
- Request a copy of our full Executor Pack. This is a comprehensive pack which explains the executors roles and responsibilities and helps you through the process of deciding whether to seek professional help



If you have any questions please
feel free to call us on - 0345 634 4185